

Form 309

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

David Fetsko  
Miranda Fetsko  
Debtor(s)

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:  
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Case No. 19-24472-CMB  
Chapter: 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

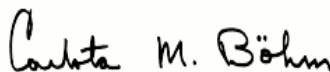
**AND NOW**, this *The 17th of April, 2023*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.



Carlota M. Böhm, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

In re:  
David Fetsko  
Miranda Fetsko  
Debtors

Case No. 19-24472-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 17, 2023

User: auto  
Form ID: 309

Page 1 of 4  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2023:

Recip ID	Recipient Name and Address
db	+ David Fetsko, 1 Smith Street, Charleroi, PA 15022-3110
jdb	#+ Miranda Fetsko, 1 Smith Street, Charleroi, PA 15022-3110
cr	+ USAA Federal Savings Bank, c/o Weinstein & Riley, P.S, 11101 West 120th Ave, Suite 280, Broomfield, CO 80021-2756
15158765	Dept Of Defense, Dfas-de/fydc, Denver, CO 80279
15174651	+ Pinnacle Credit Servic, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045
15158769	+ Professional Adjmnt Co, 14410 Metropolis Ave, Fort Myers, FL 33912-4341
15158770	+ Rui Credit Services In, 1305 Walt Whitman Rd Ste, Melville, NY 11747-4849
15158772	+ The United Federal Cr, 3600 University Ave, Morgantown, WV 26505-3087
15188207	+ The United Federal Credit Union, 3 Sunset Beach Rd, Morgantown, WV 26508-4431
15185538	USAA Federal Savings Bank, Robertson, Anschutz, Schneid., Crane & Partners, PLLC, Duluth, GA 30097
15158774	+ Usaa Fed Svng/nationst, 350 Highland, Houston, TX 77009-6623

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Apr 18 2023 03:35:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 17 2023 23:40:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15174641	EDI: AIS.COM	Apr 18 2023 03:35:00	American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
15180033	+ EDI: COMCASTCBLCENT	Apr 18 2023 03:34:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15158761	+ EDI: CAPIO.COM	Apr 18 2023 03:35:00	Capio Partners Llc, 2222 Texoma Pkwy, Sherman, TX 75090-2481
15169414	EDI: CAPITALONE.COM	Apr 18 2023 03:35:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15158762	+ EDI: CAPITALONE.COM	Apr 18 2023 03:35:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15174644	+ EDI: COMCASTCBLCENT	Apr 18 2023 03:34:00	Comcast, Po Box 3001, Southeastern, PA 19398-3001
15158763	+ Email/Text: commonwealth@ebn.phinsolutions.com	Apr 17 2023 23:40:00	Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641

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15158764	+ Email/Text: scollins@cs-llc.com	Apr 17 2023 23:41:00	Credit Soltn, 2277 Thunderstick Drive, Lexington, KY 40505-9002
15158766	+ Email/Text: bknnotice@ercbpo.com	Apr 17 2023 23:41:00	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
15158767	^ MEBN	Apr 17 2023 23:37:37	KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15159648	+ EDI: RECOVERYCORP.COM	Apr 18 2023 03:35:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15177544	Email/Text: perituspendrick@perituservices.com	Apr 17 2023 23:40:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15177543	Email/Text: perituspendrick@perituservices.com	Apr 17 2023 23:40:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15158768	Email/Text: info@phoenixfinancialsvcs.com	Apr 17 2023 23:40:00	Phoenix Financial Serv, 8902 Otis Ave, Indianapolis, IN 46216
15175607	+ Email/Text: ebnpeoples@grblaw.com	Apr 17 2023 23:40:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pgh., PA 15233-1828
15162790	Email/PDF: resurgentbknofications@resurgent.com	Apr 17 2023 23:47:43	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15181874	EDI: Q3G.COM	Apr 18 2023 03:35:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
15189001	EDI: AISSPRINT	Apr 18 2023 03:35:00	Sprint Corp., Attn: Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949
15158771	+ EDI: RMSC.COM	Apr 18 2023 03:35:00	Synch/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15174655	+ Email/Text: bankruptcy@huntington.com	Apr 17 2023 23:41:00	The Huntington National Bank, 7450 Huntington Park Drive, Columbus, OH 43235-5617
15168322	+ Email/Text: bankruptcy@huntington.com	Apr 17 2023 23:41:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15184770	^ MEBN	Apr 17 2023 23:36:49	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15184695	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 17 2023 23:40:00	USAA Federal Savings Bank, c/o Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9096
15158773	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 17 2023 23:40:00	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
15174659	EDI: USAA.COM	Apr 18 2023 03:35:00	Usaa Federal Savings, Pob 47504, San Antonio, TX 78265
15158775	EDI: USAA.COM	Apr 18 2023 03:35:00	Usaa Federal Savings B, Pob 47504, San Antonio, TX 78265
15183586	EDI: AIS.COM	Apr 18 2023 03:35:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15174660	Email/Text: bankruptcy@firstenergycorp.com	Apr 17 2023 23:41:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
15170465	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 17 2023 23:41:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 31

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		USAA Federal Savings Bank
cr	*+	The United Federal Credit Union, 3 Sunset Beach Road, Morgantown, WV 26508-4431
15174642	*+	Capio Partners Llc, 2222 Texoma Pkwy, Sherman, TX 75090-2481
15174643	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15174645	*+	Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641
15174646	*+	Credit Soltn, 2277 Thunderstick Drive, Lexington, KY 40505-9002
15174647	*	Dept Of Defense, Dfas-de/fydc, Denver, CO 80279
15174648	*+	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
15174649	*+	KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15174650	*P++	PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450, INDIANAPOLIS IN 46236-1450, address filed with court:, Phoenix Financial Serv, 8902 Otis Ave, Indianapolis, IN 46216
15174652	*+	Professional Adjmnt Co, 14410 Metropolis Ave, Fort Myers, FL 33912-4341
15174653	*+	Rui Credit Services In, 1305 Walt Whitman Rd Ste, Melville, NY 11747-4849
15174654	*+	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15174656	*+	The United Federal Cr, 3600 University Ave, Morgantown, WV 26505-3087
15174657	*+	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
15174658	*+	Usaa Fed Svng/nationst, 350 Highland, Houston, TX 77009-6623

TOTAL: 1 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2023 at the address(es) listed below:

Name	Email Address
Anthony S. Dedola, Jr.	on behalf of Creditor The United Federal Credit Union anthonydedola@dedolalaw.com n.dones@dedolalaw.com
Brian Nicholas	on behalf of Creditor USAA Federal Savings Bank bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Joint Debtor Miranda Fetsko ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	on behalf of Debtor David Fetsko ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	

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on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [PNGbankruptcy@peoples-gas.com](mailto:PNGbankruptcy@peoples-gas.com)

TOTAL: 8